

# EXHIBIT XX

FILED UNDER SEAL

1<sup>st</sup> Qtr 2010 Employee Questionnaire

Name: Sam Glass

1. Has anyone in your department or in the company made you feel uncomfortable or intimidated you in any way? If yes, please explain.

No

2. Do you think the company is fair in dealing with you and your fellow coworkers? If no, provide an example.

Yes

3. Have you ever felt that you could not go to your immediate Manager or Supervisor with any issues? If yes, why? Has this issue been resolved?

No

4. My goals and responsibilities are CLEAR to me before I start work on a daily basis. If no, please give examples Please see attached sheet.

5. In your own words; how would you describe the level of difficulty associated with your daily/monthly goals and responsibilities?

On attached sheet.

6. "Goals are made to be exceeded... not met." Describe what this statement means to you. Does this statement apply to you and your life?

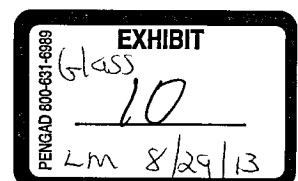
on attached sheet.

7. What do you think builds loyalty with our customers and do you think we do a good job of building it?

on attached sheet.

8. Is there anything else you would like to discuss in regard to your employment or the company?

On attached sheet.



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Sara Glass

- 4.) My goals and responsibilities are not clear on a daily basis. At this time there is still no real SOP for everyone to follow and therefore it is hard to keep everyone on the same page. I know that when I come in to work that I have a call count to make each day and even that changes due to application volume.
- 5.) The level of difficulty associated with the daily/monthly goals and responsibilities overall is not that high. I feel confident in my ability to meet daily/monthly goals within reason. The main difficulty I have is staying motivated and driven to do my best for the company. The reason that it is hard to maintain a high level of enthusiasm is because I do not feel that my work is valued on any level. One example is the way the bonus structures are set I have found that even when I work my hardest to help make team goal if I have to take anything more than one day off in the month I no longer get my team goal, even if I met all of the other requirements which would indicate that I did my part in meeting the team goal.
- 6.) "Goals are made to be exceeded...not met" This statement holds true in my life because I have always strove to do my best in everything. I enjoy taking the extra time to make something special and unique. It is exciting to me to have the opportunity to show my best work especially when it will improve the overall quality of things for other people. One of my favorite quotes by an unknown author states "we've all paid for the class of life, and you won't get your money back" for me it means to make the most of your life and always do your best because your life will be fuller and more satisfying if you always do your best.
- 7.) I think that the best way to build loyalty with our customers is to take the time to make sure they understand the process. When people are confused about something, especially their money they are more likely to be on edge, by taking the time to explain the steps of the process to them they will be more at ease with what is going on. I feel that for the most part the company does this with the customers.
- 8.) I think that something that needs to be looked at is the interoffice clicks. I have found more than once that myself and others included feel "left out of the loop" on different levels, from knowing a change in procedure to things like lunch being ordered with the group.

I feel that my capability as an employee and a person is often overlooked. There are some things that I have offered my assistance with and have been turned down. I am an educated hard worker that is organized and detail oriented and would like more of an opportunity to work on projects that would help further the company.